

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

William R. Citeroni
Debtor(s)

Bankruptcy Case No.: 18-70832-JAD
Issued per 11/12/2020 Proceeding
Chapter: 13
Docket No.: 82 – 72, 73, 78
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 9/23/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$8,924 as of November 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Community Loan [Claim #15]; Citizens Bank [Claim #4] and Huntington Bank [Claim #5] govern to be paid per plan terms with payment to be determined by Trustee .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4000 including any fees paid to prior counsel.

ACAR Leasing [Claim #7] to be paid \$14,388.34, amount owed prior to surrender.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: November 12, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
William R. Citeroni
Debtor(s)

Case No. 18-70832-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 12, 2020

User: skoz
Form ID: 149

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db	+ William R. Citeroni, 116 Red Maple Drive, Homer City, PA 15748-6908
cr	+ ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14980063	+ ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14957572	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15064159	+ CONSOLIDATED RECOVERY GROUP, LLC, 1835A S. CENTRE CITY PKWY, STE. 402, ESCONDIDO, CA 92025-6525
14957576	+ Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991393	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14957577	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14957579	+ Cnsltd Rcvy, 425 W 5th Ave Ste 103, Escondido, CA 92025-4843
14992388	++ FARMERS NATIONAL BANK OF CANFIELD, PO BOX 228, NILES OH 44446-0228 address filed with court:, Farmers National Bank of Canfield, PO Box 228, Niles, OH 44446
14957584	+ First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
14957585	+ First National Bank, Attn: Bankruptcy, 4140 E. State Street, Hermitage, PA 16148-3401
14957587	+ Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
15302427	+ Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
14957588	+ Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14972514	+ One Citizens Bank Way JCA114, Johnston RI 02919-1922
14957595	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
14994053	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
14957596	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14957597	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14991125	+ WBL SPE III, LLC, c/o Stern & Eisenberg, PC, 1581 Main St. Suite 200, Warrington, PA 18976-3403
14957598	+ WBL SPE III, LLC, c/o Jaclyn M. DiPaola, Flaherty Fardo LLC, 812 Ivy Street, Pittsburgh, PA 15232-2406
14975608	WELLS FARGO BANK, N.A., et.al., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14957571	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 13 2020 04:25:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14957573	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 13 2020 04:26:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14988180	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 13 2020 04:26:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
14957578	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 13 2020 04:25:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14972517	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 13 2020 04:25:00	Citizens Bank NA, One Citizens Bank Way JCA 115, Johnston RI 02919

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14957574	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 13 2020 04:07:34	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14984216	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 13 2020 04:07:34	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14957580	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 13 2020 04:25:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14957581	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2020 04:05:57	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14960870	Email/Text: mrdiscen@discover.com	Nov 13 2020 04:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14957582	+ Email/Text: mrdiscen@discover.com	Nov 13 2020 04:25:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14957586	+ Email/Text: bankruptcy@huntington.com	Nov 13 2020 04:26:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
14957575	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 13 2020 04:04:16	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15184264	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 04:04:20	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15160154	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 04:04:20	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966266	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 04:05:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966267	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 13 2020 04:07:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14957589	+ Email/Text: bankruptcy@ondeck.com	Nov 13 2020 04:26:00	On Deck Capital Inc., 1400 Broadway, 25th Floor, New York, NY 10018-5225
14986582	+ Email/Text: bankruptcy@ondeck.com	Nov 13 2020 04:26:00	On Deck Capital, Inc., 101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
14986984	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 13 2020 04:04:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958881	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 13 2020 04:04:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14986579	Email/Text: bnc-quantum@quantum3group.com	Nov 13 2020 04:25:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14991087	+ Email/Text: bncmail@w-legal.com	Nov 13 2020 04:26:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14957590	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 04:07:33	Synch/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14957591	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 04:07:33	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14957592	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 04:07:33	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14957593	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 04:07:33	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14957594	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 04:07:33	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14975439	+ Email/Text: bankruptcy@huntington.com	Nov 13 2020 04:26:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing as servicer for Metropolita
cr		Huntington National Bank
cr		Metropolitan Life Insurance Company
cr		WBL SPE III, LLC
cr		WELLS FARGO BANK, N.A. ET. AL.
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14957583	*P++	FARMERS NATIONAL BANK OF CANFIELD, PO BOX 228, NILES OH 44446-0228, address filed with court:, Farmers Ntl, 20 S Broad St, Canfield, OH 44406

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing as servicer for Metropolitan Life Insurance bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor WBL SPE III LLC cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Corey J. Sacca	on behalf of Debtor William R. Citeroni csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfdmail@gmail.com;r39887@notify.bestcase.com;3230706420@filing.docketbird.com
Karina Velter	on behalf of Creditor Huntington National Bank amps@manleydeas.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Barngrover	on behalf of Creditor Huntington National Bank amps@manleydeas.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. ET. AL. pawb@fedphe.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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